

AMENDMENTS TO THE CLAIMS

This listing of the claims will replace all previous listings of the claims:

1. (Currently amended) A method for selling an internet insurance product online to a user comprising the steps of:
 - a. offering an online application to [[said]] the user, [[said]] the online application having a menu of available internet insurance coverages including at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, or any combination thereof,
 - ~~b. upon said user completing said online application, offering an online self-assessment rating engine to said user,~~
 - ~~eb. upon said user completing an online self-assessment,~~ offering an online quote request form to [[said]] the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages,
 - ~~dc.~~ upon [[said]] the user completing [[said]] the online quote request form for [[a]] the particular set of internet insurance coverages, performing a risk analysis on [[said]] the user,
 - ~~ed.~~ upon the user satisfactorily completing [[said]] the risk analysis, offering an online quote for [[said]] the particular set of internet insurance coverages to [[said]] the user,
 - ~~fe.~~ upon [[said]] the user accepting [[said]] the online quote, selling [[said]] the particular set of internet insurance coverages to [[said]] the user.
2. (Currently amended) The method of claim 1 wherein [[said]] the risk analysis is performed off-line.
3. (Currently amended) The method of claim 1 wherein [[said]] the risk analysis is performed online.

4. (Canceled)
5. (Currently amended) The method of claim 1 wherein ~~[[said]]~~ the risk analysis includes an onsite security assessment of ~~[[said]]~~ the user.
6. (Currently amended) The method of claim 5 wherein ~~[[said]]~~ the onsite security assessment determines whether or not the user is approved for ~~[[said]]~~ the online quote.
7. (Currently amended) The method of claim 1 wherein ~~[[said]]~~ the user has access to specimen policies.
8. (Currently amended) The method of claim 1 wherein ~~[[said]]~~ the user has access to status information regarding ~~[[his]]~~ the user's quote request.
9. (Currently amended) The method of claim 1 wherein ~~[[said]]~~ the user has access to a call center.
10. (New) The method of claim 1, wherein the menu of available insurance coverages includes a fourth insurance coverage for network security when conducting business on the internet.
11. (New) The method of claim 1, further comprising issuing to the user an umbrella insurance policy comprising the particular set of internet insurance coverages sold to the user.

12. (New) The method of claim 1, further comprising:
 - f. upon the user completing the online application and before an online quote is offered to the user, offering an online self-assessment rating engine to the user, wherein the online quote request form is offered to the user upon the user completing an online self-assessment.
13. (New) The method of claim 1, wherein selling an internet insurance product online comprises issuing a new insurance policy.
14. (New) The method of claim 1, wherein the user is not required to provide authentication prior to receiving an online price quote.
15. (New) A method for selling an internet insurance product online to a user wherein the internet insurance product comprises a new insurance policy to be sold to the user, the method comprising:
 - a. offering an online application for the insurance policy to the user, the online application having a menu of available internet insurance coverages,
 - b. offering an online quote request form to the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages,
 - c. upon the user completing the online quote request form for the particular set of internet insurance coverages, performing a risk analysis on the user,
 - d. upon the user satisfactorily completing the risk analysis, offering an online quote for the particular set of internet coverages to the user,
 - e. upon the user accepting the online quote, selling the particular set of internet insurance coverages to the user.
16. (New) The method of claim 15, wherein performing the risk analysis further comprises determining whether to offer the insurance product to the user.

17. (New) The method of claim 15, wherein the user is a new customer.
18. (New) The method of claim 15, wherein the available internet insurance coverages comprise at least one of a first insurance coverage for advertising or marketing business conducted on the internet, a second insurance coverage for professional services rendered via the internet, a third insurance coverage for protection against a third party liability for business conducted on the internet, a fourth insurance coverage for network security when conducting business on the internet, or any combination thereof.
19. (New) A method for selling an internet insurance product online to a user without requiring the user to provide authentication prior to receiving an online price quote, the method comprising the steps of:
 - a. offering an online application to the user, the online application having a menu of available insurance coverages for reducing one or more potential liabilities associated with conducting business online;
 - b. offering an online price quote request form to the user in response to the user selecting a particular set of internet insurance coverages from the menu of available internet insurance coverages;
 - c. upon the user completing the online quote request form for the particular set of internet insurance coverages, performing a risk analysis on the user;
 - d. upon the user satisfactorily completing the risk analysis, offering an online quote for the particular set of internet insurance coverages to the user; and
 - e. upon the user accepting the online price quote, selling the particular set of internet insurance coverages to the user.
20. (New) The method of claim 19, wherein the risk analysis is performed online.
21. (New) The method of claim 19, wherein the user is a new customer.